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Attached to this cover-sheet please find the following documents:

1. Certificate of Express Mailing (1 sheet);
2. Response to Notice of Non-Compliant Amendment (1 page);
3. Drawings - Replacement Sheets (14 pages); and
4. Return Postcard



10-06-05

IPW

UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of: Goldberg, et al. Docket No: BARR0011  
Serial No. 10/761,686 Art Unit: 3624  
Filed: 1/20/2004 Examiner: Unassigned  
5 Title: Method and Apparatus for an Incomplete Information Model of Credit Risk  
Date: 04 October 2005

Commissioner of Patents and Trademarks  
Mail Stop - Amendment  
10 P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 CFR 1.121)**

15 Sir/Madam:

This is in response to the Notice of Non-Complaint Amendment filed by the Examiner, which was mailed to Applicant on 19 September 2005, for the above-identified patent application.

20 Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.

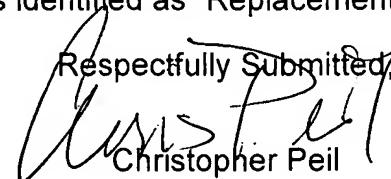
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**REMARKS**

The Notice of Non-Compliant Amendment indicates that the drawings are not  
30 properly identified in the top margin.

Applicant provides the drawings identified as "Replacement Sheets".

Respectfully Submitted,



Christopher Peil

Reg. No. 45,005

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